BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: **04/30/2018**
Currency: **EUR**

Constitution date
12/16/2002

VAT Reg. no.
V83501460

Management Company
Europea de Titulización S.G.F.T

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Bankinter

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Issued securities: Mortgage-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating MOOD / SPOO Current	 Original
Series A ES0313920003	12/17/2002 6,841	10,885.76 74,469,484.16 10.89%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 05/14/2018 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	05/14/2018 "Pass-Through"	Aa1 AA-sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	22,644.45 3,374,023.05 22.64%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1210% 05/14/2018 6.926057 Gross 5.610106 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1(sf) A+sf	A2 A+
Series C ES0313920029	12/17/2002 110	22,639.55 2,490,350.50 22.64%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.8710% 05/14/2018 52.706759 Gross 42.692475 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa2(sf) BBB+sf	Baa3 BBB+
Total		80,333,857.71	710.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
			% Annual equivalent CPR	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life	Years	0.94	0.94	0.94	0.72	0.72	0.72	0.72	0.71
			Date	01/22/2019	01/22/2019	01/21/2019	10/31/2018	10/31/2018	10/31/2018	10/31/2018	10/30/2018
		Final Maturity	Years	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75
			Date	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	4.59	4.41	4.24	4.05	3.90	3.75	3.62	3.49
			Date	09/15/2022	07/11/2022	05/09/2022	02/28/2022	01/03/2022	11/12/2021	09/25/2021	08/10/2021
		Final Maturity	Years	12.25	12.01	11.50	11.25	10.76	10.50	10.25	10.01
			Date	05/12/2030	02/12/2030	08/12/2029	05/12/2029	11/12/2028	08/12/2028	05/12/2028	02/12/2028
Series B	With optional redemption *	Average life	Years	0.94	0.94	0.94	0.72	0.72	0.72	0.72	0.71
			Date	01/22/2019	01/22/2019	01/21/2019	10/31/2018	10/31/2018	10/31/2018	10/31/2018	10/30/2018
		Final Maturity	Years	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75
			Date	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	11.71	11.40	11.10	11.15	10.85	10.54	10.24	9.95
			Date	10/25/2029	07/05/2029	03/16/2029	04/04/2029	12/15/2028	08/26/2028	05/09/2028	01/22/2028
		Final Maturity	Years	14.01	13.76	13.50	13.25	13.01	12.76	12.50	12.01
			Date	02/12/2032	11/12/2031	08/12/2031	05/12/2031	02/12/2031	11/12/2030	08/12/2030	02/12/2030
Series C	With optional redemption *	Average life	Years	0.94	0.94	0.94	0.72	0.72	0.72	0.72	0.71
			Date	01/22/2019	01/22/2019	01/21/2019	10/31/2018	10/31/2018	10/31/2018	10/31/2018	10/30/2018
		Final Maturity	Years	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75
			Date	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	14.53	14.17	13.83	13.98	13.67	13.37	13.07	12.77
			Date	08/21/2032	04/12/2032	12/07/2031	02/03/2032	10/12/2031	06/23/2031	03/05/2031	11/17/2030
		Final Maturity	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
			Date	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement and financial operations

Credit enhancement (CE)

		Current	% CE		At issue date	% CE
Series A	92.70%	74,469,484.16	12.60%	96.35%	684,100,000.00	4.50%
Series B	4.20%	3,374,023.05	8.40%	2.10%	14,900,000.00	2.40%
Series C	3.10%	2,490,350.50	5.30%	1.55%	11,000,000.00	0.85%
Issue of Bonds		80,333,857.71			710,000,000.00	
Reserve Fund	5.30%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		7,308,528.85	-0.348%
Servicer ppal collect not yet credited		428,748.22	
Servicer ints collect not yet credited		12,585.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	0.670%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (MCs)

General

	Current	At constitution date
Count	2,535	8,802
Principal		
Principal outstanding	77,379,186.85	710,004,632.73
Average loan	30,524.33	80,664.01
Minimum	19.62	11,730.33
Maximum	159,803.49	297,486.41
Interest rate		
Weighted average (wac)	0.47%	4.17%
Minimum	0.21%	2.50%
Maximum	2.92%	6.64%
Final maturity		
Weighted average (WARM) (months)	124	266
Minimum	05/03/2018	04/07/2004
Maximum	03/26/2037	03/27/2037
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	100.00%	100.00%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	5.67	6.78	0.06	8.19
10.01 - 20%	15.64	15.36	0.70	16.60
20.01 - 30%	27.23	25.62	2.37	25.45
30.01 - 40%	28.19	34.69	4.96	35.70
40.01 - 50%	19.02	43.51	9.39	45.36
50.01 - 60%	2.52	51.55	15.05	55.40
60.01 - 70%	0.91	62.49	23.63	65.36
70.01 - 80%	0.54	77.22	43.83	75.52
80.01 - 90%	0.04	83.67		
120.01 - 130%	0.09	120.74		
Weighted average (WALTV)		31.23		63.64
Minimum		0.01		2.57
Maximum		1,398.01		79.83

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Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.30%	0.40%	0.37%	0.53%
Annual Percentage Rate (CPR)	2.99%	3.54%	4.69%	4.33%	6.20%

Geographic distribution

	Current	At constitution date
Andalucia	8.81%	8.77%
Aragon	1.82%	1.77%
Asturias	3.07%	2.49%
Balearic Islands	2.50%	1.91%
Basque Country	10.04%	9.60%
Canary Islands	4.67%	4.42%
Cantabria	2.94%	2.62%
Castilla-La Mancha	2.81%	2.16%
Castilla-Leon	6.41%	5.95%
Catalonia	16.77%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.80%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.51%	31.46%
Murcia	1.77%	1.91%
Navarra	0.44%	0.63%
Valencia	5.85%	7.49%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	53	12,326.19	274.77	0.00	12,600.96	3.95	1,631,538.38	1,644,139.34	54.06	25.42
from > 1 to = 2 months	11	6,480.04	152.62	0.00	6,632.66	2.08	282,739.82	289,372.48	9.52	22.30
from > 2 to = 3 months	9	10,853.32	411.50	0.00	11,264.82	3.53	379,934.69	391,199.51	12.86	28.32
from > 3 to = 6 months	5	3,933.49	97.41	0.00	4,030.90	1.26	50,168.14	54,199.04	1.78	12.81
from > 6 to < 12 months	1	3,258.40	55.19	0.00	3,313.59	1.04	5,667.95	8,981.54	0.30	12.26
from = 12 to < 18 months	2	5,531.75	459.29	0.00	5,991.04	1.88	30,397.65	36,388.69	1.20	34.40
from = 18 to < 24 months	2	6,594.20	739.70	0.00	7,333.90	2.30	53,182.80	60,516.70	1.99	23.61
from = 2 years	14	253,216.96	14,555.20	0.00	267,772.16	83.96	288,532.52	556,304.68	18.29	23.08
Subtotal	97	302,194.35	16,745.68	0.00	318,940.03	100.00	2,722,161.95	3,041,101.98	100.00	24.49
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	97	302,194.35	16,745.68	0.00	318,940.03		2,722,161.95	3,041,101.98		24.49

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